

Mapping Zakat Potential at the City Level in Indonesia and Strategies for Optimizing Zakat Collection

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Abstract

Zakat, a core pillar of Islam, serves as an essential tool for wealth redistribution and socio-economic welfare. Despite Indonesia being home to the largest Muslim population globally, research on its zakat potential remains underdeveloped. This study aims to map the potential of zakat across 510 cities and districts in Indonesia and propose strategies for optimizing zakat collection. Using the Indicators for Zakat Potential Mapping (IPPZ) framework developed by PUSKAS BAZNAS in 2019, secondary data from various official sources were aggregated to estimate zakat potential by province and zakat object. The results show that DKI Jakarta has the highest potential, totaling IDR 64.5 trillion, followed by East Java and West Java. Zakat on agricultural products, livestock, cash, corporate zakat, and professional income are the key contributors to this potential, with regional variations. The study's novelty lies in its detailed local-level zakat mapping, offering fresh insights into regional zakat potential. Additionally, it presents innovative strategies for enhancing zakat collection through decentralized efforts at the village, sub-district, and city levels, contributing to more effective zakat management and socio-economic development in Indonesia.

Keywords: Zakat Potential; Zakat Collection; Optimization Strategy; Socio-economic Welfare; Zakat Management

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Introduction

Zakat is one of the central pillars of Islam, playing a vital role in Muslims' social and economic lives. It embodies vertical worship of Allah SWT and horizontal acts of charity towards others (Fahlefi, 2022). Consequently, zakat's role extends beyond religious practice, contributing significantly to socio-economic welfare (Saad & Farouk, 2019). Islam developed zakat as a unique resource redistribution system, transferring wealth from the affluent to the poor and needy to achieve dual objectives: spiritual purification and socio-economic development (Nabi et al., 2021). The essence of zakat lies in Allah SWT's command for financially capable Muslims to allocate a portion of their wealth to those in need (Kashif et al., 2016). It is regarded as one of the most equitable and effective wealth redistribution systems (Powell, 2009). The primary objectives of zakat are to provide resources for the poor, foster economic growth, and mitigate poverty and inequality (Ben Jedidia & Guerbouj, 2021; Nabi et al., 2021; Aziz et al., 2020; Rini et al., 2020; Herianingrum et al., 2020; Bouanani & Belhadj, 2019; Hoque et al., 2015; Abdullah et al., 2015; Ali & Hatta, 2014).

Extensive research on zakat has been conducted across multiple dimensions. Studies addressing zakat governance include those by Ryandono et al. (2022); Sawmar & Mohammed (2021); Riyadi et al. (2021); Widiastuti et al. (2021); Arkham Muftadi & Susilowati (2018); Mutamimah et al. (2017). The relationship between zakat and state finances has been explored by Bayraktar & Sencal (2022); Fikri et al. (2021); Islamy & Aninnas (2020); Mansor et al. (2018). Studies on zakat and economic growth include contributions by Shaukat & Zhu (2021); Suprayitno (2020); Mohamed et al. (2019); Khasandy & Badrudin (2019); Athoillah (2018). The impact of zakat on poverty alleviation has been examined by Widiastuti et al. (2022); Lahjouji & Kahf (2021); Gümüş et al. (2019); Ayuniyyah et al. (2018); Hoque et al. (2015); Shirazi (2014). Meanwhile, Research into the potential of zakat has been conducted by Hasan (2021); Fauzia et al. (2021); Nabi et al. (2021); Asfarina et al. (2019); Shaikh (2016); Firdaus et al. (2012).

Despite this extensive work, limited research has focused on the potential of zakat in Indonesia. As the country with the largest Muslim population in the world (The Royal Islamic Strategic Studies Centre, 2022), Indonesia presents a vast, untapped potential for zakat optimization. In 2022, Indonesia's gross domestic product (GDP) ranked among the top 16 globally (World Bank, 2022), further highlighting the scale of this potential. Firdaus et al. (2012) estimated Indonesia's zakat potential at approximately 217 trillion rupiah, equivalent to 3.4% of its 2010

GDP. Asfarina et al. (2019) refined this estimate using a contemporary fiqh approach, presenting two scenarios: an optimistic scenario with a zakat potential of IDR 216.54 trillion (1.75% of GDP) and a realistic scenario of IDR 74.87 trillion (0.60% of GDP). Fauzia et al. (2021) examined the potential for zakat collection through digital platforms, estimating that IDR 5.32 trillion per month, or 63.84 trillion rupiah annually, could be raised, with key provinces like West Java, East Java, DKI Jakarta, Central Java, and Banten leading in potential.

In 2019, PUSKAS BAZNAS (The Center for Strategic Studies, The National Board of Zakat, Republic of Indonesia) developed a tool to measure zakat potential across all administrative levels in Indonesia, from the national to regional (provincial and city/district) levels. The Indicators for Zakat Potential Mapping (IPPZ) tool quantifies zakat potential based on different zakat objects (PUSKAS-BAZNAS, 2019). According to the IPPZ results 2019, Indonesia's total zakat potential was 233.8 trillion rupiah, equivalent to 1.72% of the 2018 GDP (PUSKAS-BAZNAS, 2019). Corporate zakat potential, which amounted to IDR 6.71 trillion in 2019, surged to IDR 144.5 trillion in 2020 due to an increase in zakat on stocks, bringing the total zakat potential in 2020 to 327.6 trillion rupiah (PUSKAS-BAZNAS, 2020).

A crucial aspect of zakat management involves the planning and strategically mapping of zakat collection efforts. According to the BAZNAS 2020–2025 Strategic Plan, optimizing national zakat potential is a primary goal under the collection pillar (BAZNAS, 2021). To achieve this, two priority programs have been initiated: mapping zakat potential and developing regulatory strategies tailored to the potential and zakat objects in different regions (cities and districts) of Indonesia. In line with this strategy, BAZNAS RI aims to comprehensively map zakat potential across all administrative levels, from cities to districts. Research on district/city-level zakat potential has been reported, including by BAZNAS West Java Province in 2021.

In addition to mapping, optimizing strategies for zakat potential at each administrative level—from villages to sub-districts and up to provincial levels—is essential for achieving collection targets. This aligns with the BAZNAS Board of Commissioners' vision of ensuring that the zakat movement encompasses all administrative levels, from the village to the national level.

Literature Review

Classical Mandatory Zakat Objects

Zakah Maal

In classical zakat literature, zakat maal is identified as one of the mandatory zakat categories alongside zakat fitrah. Various shariah legitimations, including those found in the Quran and Sunnah, specify several objects of zakat, such as zakat on gold and silver, livestock, trade, agricultural products, and mining goods. These categories were relevant to the prevailing economic activities of the time and primarily concerned agriculture, livestock, and trade.

Zakat on Gold and Silver

Islamic Shariah considers gold and silver to be valuable assets. Beyond their use as jewelry, gold is regarded as a timeless trade commodity. In Islamic fiqh, gold is recognized as value (*ats-tsaman*), and many assets are valued in relation to gold and silver due to their stable and intrinsic worth. These metals are referred to as *annaqdain* and *ats-tsamanain*, meaning currency that can serve both as a medium of exchange and a standard of value (Sahroni et al., 2018). During the Prophet's era, gold and silver were recognized as trade commodities and were subject to zakat. In contemporary practice, all currencies are likewise subject to zakat, with the *nishab* set at 20 gold dinars (2.5%).

Zakat on Trade

Zakat on trade applies to trade assets utilized for transactions to generate profit. This form of zakat covers all economic activities involving using and investing assets for profit, including goods, services, and industrial ventures (PUSKAS-BAZNAS, 2017). The *ijma'* (consensus) of scholars establishes that the *nishab* for zakat on trade is equivalent to that of gold, set at 20 dinars or 85 grams of gold. The zakat rate is 2.5% per Islamic year or 2.5775% per universal year (Gregorian calendar). Zakat on trade is due after the assets have reached a full year (*haul*) or at the time of the transaction, provided that the assets have met the *nishab* threshold.

Zakat on Livestock

Zakat on livestock encompasses both the animals and the products derived from them.

Zakat on Livestock Animals

Many scholars concur on the obligatory zakat for certain livestock animals, including camels, cows, bulls, sheep, and goats, although there are varying opinions regarding other livestock (Al-Syarbini, 1994). The livestock animals subject to zakat are those raised to generate profit, including any byproducts that benefit income (PUSKAS-BAZNAS, 2017).

The *nishab* for zakat on livestock is specified in *nash* (scripture): 5 camels, 30 cows or bulls, and 40 sheep or goats. For other livestock, the *nishab* is equivalent to 85 grams of gold, with a zakat rate of 2.5%. Zakat on livestock is due after the owner has possessed the animals for a whole year (*haul*) (PUSKAS-BAZNAS, 2017).

Zakat on Animals

Livestock animals are defined as those raised or purchased to generate income. As a result, zakat applies to other animals, such as horses, chickens, and birds, that are bought and sold for profit (PUSKAS-BAZNAS, 2017). The *fuqaha* (experts on *fiqh*) have agreed that the provisions for zakat on other animals are equivalent to those of zakat on trade (Al-Syarbini, 1994). The *nishab* is 20 dinars or equivalent to 85 grams of gold with a tariff of 2,5%. Zakat is payable after the *haul* has been completed, either at the beginning or the end of the year.

Zakat on Livestock Byproducts

Zakat on livestock byproducts includes animal-derived goods such as milk, wool, eggs, honey, and silk sold for profit. When these byproducts are used for personal consumption, zakat is not required. However, there is a prevailing opinion that animal byproducts fall under the category of zakat on trade. The *nishab* is 20 dinars or 85 grams of gold, with a rate of 2.5% (PUSKAS-BAZNAS, 2017).

Zakat on Agricultural Products

Zakat on agricultural products applies to all crops, including fruits and grains. While scholars differ in their opinions regarding the crops subject to zakat, the majority agree on four primary types: wheat, rice, dates, and raisins. Other staple foods that are stored and measured, such as rice, are similarly considered zakat-eligible. The Hanafiyah school of thought holds that all agricultural products are subject to zakat. Yusuf Qardawi's perspective aligns closely with Imam Abu Hanifah's view, advocating for zakat on all agricultural products without restriction to specific commodities (Qardhawi, 1991). The *nishab* for agricultural products is

five *ausuq*, as established in the hadith of Jabir r.a., where the Prophet Muhammad (SAW) said:

“It is not mandatory for zakat on dates which are less than five ausuq” (HR. Muslim)

One *wasuq* equals 60 *sha'*, with each *sha'* equivalent to 2.176 kg; thus, five *ausuq* amounts to approximately 653 kg of rice. Experts agree that the tariff for zakat on agricultural products is 5% for irrigated crops and 10% for crops that benefit from rainfall. The *haul* on zakat for agricultural products is due at harvest time.

Contemporary Objects of Zakat

With the progression of time and economic development, the scope of business sectors has expanded, and the inclusion of zakat in contemporary sectors has evolved accordingly. In his book *The Fiqh of Zakat*, one of the scholars who popularized the concept of contemporary zakat, particularly zakat on professional income, is Yusuf Qardhawi. The ulema formalized the application of contemporary zakat in Indonesia through the MUI Fatwa Number 3 of 2003 on zakat on profession, which mandates zakat on professional income that meets the *nishab* threshold. Several contemporary zakat objects hold substantial economic value, often surpassing the value of classical zakat objects.

Zakat on Cash

Zakat on cash encompasses all liquid assets, including bank accounts, savings, and deposits. The obligation for zakat on cash is derived from the principles of zakat on gold and silver, as these metals were historically used as currency. The *nishab*, rate, and *haul* for zakat on cash are based on those for gold and silver, with the *nishab* set at 20 dinars or 85 grams of gold and the rate at 2.5%. Zakat is due once the cash has reached the *haul* (PUSKAS-BAZNAS, 2017).

Zakat on Profession

Zakat on profession applies to income earned through employment, including salaries, bonuses, honoraria, and other forms of lawful income. The MUI Fatwa Number 3 of 2003 regulates zakat in the profession, encompassing routine and non-routine income sources, such as those earned by employees, doctors, consultants, and freelancers. The *nishab* for zakat in the profession is equivalent to that for zakat

in gold—20 dinars or 85 grams of gold, with a rate of 2.5% (Majelis Ulama Indonesia, 2003).

Corporate Zakat

Corporate zakat refers to zakat paid by business entities rather than individuals. A corporation, viewed from an Islamic perspective, is similar to a *syirkah* (partnership) and is treated as a legal entity (*syakhsiyah i'tibariyyah*) with zakat obligations (PUSKAS-BAZNAS, 2018). The *nishab* for corporate zakat follows that of zakat on trade, set at 85 grams of gold, with a rate of 2.5%. Zakat is due once the corporation's assets have reached the *haul*. Corporate zakat can be calculated using either the income method, which assesses corporate profits, or the stock ownership method, similar to zakat on trade, where zakat is assessed after subtracting liabilities from current assets.

Methods

The Indicators for Zakat Potential Mapping (IPPZ) tool, released by PUSKAS-BAZNAS in 2019, is used to map the potential of Zakat at the municipal level in Indonesia. This quantitative methodology uses secondary data from publically accessible sources such as BPS-Statistics Indonesia, PUSKAS-BAZNAS Zakat Reports, and the Indonesia Deposit Insurance Corporation (LPS). The study covers all cities and districts in Indonesia, totaling 514 as of 2022, with a final sample size of 510 cities and districts spanning 34 provinces.

The IPPZ tool calculates zakat potential based on its associated *nishab* values ranging from 5% to 10%, depending on whether crops were irrigated or rain-fed. Livestock zakat is calculated using statistics on livestock populations and applying a 2.5% zakat rate to animals that satisfy the *nishab* criteria. The measurement of zakat on cash is computed by computing 2.5% of aggregate savings and deposits held in commercial and rural banks. The potential for zakat in the profession is determined by multiplying the number of workers in each city or district by their average income and applying a 2.5% zakat rate to qualifying net profits.

A spatial analysis was performed to chart the geographic dispersion of zakat potential throughout Indonesia, pinpointing provinces and locations with the greatest and least zakat potential. The analysis also identified predominant zakat items in several regions, with agricultural zakat being particularly important in rural regions with substantial agricultural output and zakat on profession and cash more prevalent in metropolitan areas with larger labor forces and greater earnings.

To enhance zakat collection at various administrative levels, the study devised methods to enhance zakat literacy, decentralize collection mechanisms, and involve local institutions and people in the process. The estimations of zakat potential were cross-validated with established research and reports from reputable institutes. A sensitivity analysis was performed to evaluate the resilience of the estimations in various economic situations and zakat rates.

Result and Discussions

Mapping of Zakat Potential

The calculation results for the zakat potential of cities and districts in Indonesia for 2022 are analyzed based on the zakat potential of provinces and specific zakat objects.

Zakat Potential based on the provinces

At the national level, the *Indicators for Zakat Potential Mapping (IPPZ)* in 2022 covered 416 districts and 98 cities across 34 provinces in Indonesia, as shown in Table 1. The province presents the recapitulation of zakat potential. DKI Jakarta holds the highest zakat potential, amounting to Rp. 64.5 trillion, followed by East Java and West Java, with zakat potentials of Rp. 36.2 trillion and Rp. 30.6 trillion, respectively. Furthermore, the highest zakat potential by object includes zakat on agricultural products, livestock, and corporate zakat, with East Java contributing Rp. 3.2 trillion, Rp. 2.4 trillion, and Rp. 36.6 billion, respectively. DKI Jakarta leads in zakat regarding profession and cash, with respective potentials of Rp. 37.7 trillion and Rp. 26.8 trillion.

Zakat Potential Based on Objects of Zakat

Zakat on Agricultural Products

Zakat on agricultural products is divided into two categories: zakat on staple foods, measured based on paddy production, and zakat on plantation crops, such as palm oil, cloves, pepper, coconuts, coffee, and other goods.

Table 1. Recapitulation of the Zakat Potential based on the Provinces in Indonesia (billion Rp.) Year 2022

No	Province	Zakat on Agricultural Products	Zakat on Livestock	Zakat on Cash	Corporate Zakat	Zakat on Profession	Total
1	NAD	683,63	283,30	192,38	1,09	1.965,34	3.125,74
2	North Sumatera	358,01	627,31	1.488,15	0,07	6.334,48	8.808,02
3	West Sumatera	612,96	379,43	343,44	1,68	2.725,17	4.062,68
4	Riau	553,18	164,57	619,09	0,27	6.697,16	8.034,26
5	Jambi	339,35	121,11	303,11	1,61	2.354,31	3.119,49
6	South Sumatera	1.380,89	456,34	693,19	5,23	5.126,95	7.662,60
7	Bengkulu	165,39	110,09	81,50	0,35	900,42	1.257,75
8	Lampung	844,48	385,72	343,99	1,06	3.737,27	5.312,53
9	Bangka Belitung	100,27	145,72	135,62	0,03	746,13	1.127,77
10	Isles of Riau	0,28	239,15	315,30	0,17	2.194,61	2.749,52
11	Banten	387,78	307,74	4.032,76	5,39	6.298,05	11.031,72
12	DKI Jakarta	0,86	1,72	37.667,20	0,00	26.817,59	64.487,38
13	West Java	2.335,38	1.267,43	5.749,21	14,95	21.321,63	30.688,59
14	Central Java	3.069,96	1.069,88	2.681,07	17,61	17.682,27	24.520,80
15	DI Yogyakarta	120,04	111,27	441,85	2,11	1.858,14	2.533,42
16	East Java	3.275,73	2.446,06	6.676,52	36,55	23.760,49	36.195,35
17	Bali	21,29	24,54	110,32	5,25	454,33	615,73
18	West Nusa Tenggara	345,44	540,49	227,46	2,72	1.628,76	2.744,87
19	East Nusa Tenggara	25,49	37,62	17,46	0,83	117,01	198,41
20	West Kalimantan	329,43	175,00	288,43	2,26	1.549,90	2.345,01
21	South Kalimantan	448,92	265,28	356,11	5,04	2.086,10	3.161,46
22	Central Kalimantan	361,91	120,97	134,81	0,61	1.350,31	1.968,60
23	East Kalimantan	847,26	197,51	613,74	6,11	5.327,43	6.992,05
24	North Kalimantan	11,67	39,48	70,66	0,23	773,97	896,01
25	South Sulawesi	1.476,02	726,37	595,56	2,91	4.826,27	7.627,13
26	Southeast Sulawesi	401,93	257,01	188,63	0,52	1.552,47	2.400,56
27	Central Sulawesi	470,87	172,57	129,26	0,16	1.821,45	2.594,31
28	West Sulawesi	263,82	77,63	10,70	0,18	464,15	816,47
29	North Sulawesi	67,16	69,56	75,79	1,35	443,00	656,85
30	Gorontalo	56,04	165,36	27,06	0,15	477,94	726,55
31	Maluku	36,21	81,72	41,52	0,91	257,87	418,23
32	North Maluku	22,89	151,95	35,76	1,84	364,77	577,20
33	West Papua	5,08	58,60	42,28	0,32	373,84	480,12
34	Papua	28,28	17,22	40,48	2,23	380,94	469,15
Total		19.447,88	11.295,74	64.770,41	121,78	154.770,51	250.406,32

Zakat on Staple Foods

According to the National Statistics Agency (BPS-Statistics Indonesia), the potential paddy cultivation area in 2021 was 10.52 million hectares, with a potential paddy harvest of 10.41 million hectares. The total production of paddy in 2021 amounted to 54.42 million tons (Milled Dry Grains / GKG), a decrease of 233.91 thousand tons (0.43%) compared to 2020 when production totaled 54.65 million tons (BPS, 2022). The highest zakat potential for staple foods is concentrated in the Java region. Indramayu District and Karawang District in West Java hold the top two positions, with zakat potentials of Rp. 322 billion and Rp. 269 billion, respectively.

Table 2. Highest Zakat Potential on Staple Foods Based on the Cities/Districts in Indonesia in 2022 (billion rupiah)

No.	Districts/Cities	Province	Production (ton)	Total Zakat Potential (Rp.)
1	Indramayu	West Java	1.362.456	322
2	Karawang	West Java	1.192.695	269
3	Lamongan	East Java	873.786	262
4	Grobogan	Central Java	805.889	230
5	Ngawi	East Java	829.468	229

Zakat on Plantation Goods

Table 3 shows that plantation areas in Indonesia cover 25.3 million hectares, with 58% (14.6 million hectares) dedicated to palm oil cultivation. Palm oil remains Indonesia's leading commodity, with total production reaching 49.7 million tons in 2020 (Ministry of Agriculture, 2020). Other significant plantation commodities include coconuts, with a production value of 17.13 million tons, and coffee, with 774.60 thousand tons (BPS, 2021). The highest zakat potential for plantation goods is concentrated in East Kalimantan Province, particularly in East Kutai District, which leads with a potential of Rp. 224 billion, followed by Kutai Kartanegara District with Rp. 177 billion. Rokan Hulu district in Riau Province holds the third highest zakat on plantation goods potential with a total of Rp. 140 billion.

Table 3. Zakat on Plantation Goods Potential based on Cities/Districts in Indonesia in 2022 (billion rupiah)

No.	Cities/Districts	Province	Production (ton)	Total Zakat Potential (Rp.)
1	East Kutai	East Kalimantan	7.262.096	224
2	Kutai Kartanegara	East Kalimantan	3.168.157	177
3	Rokan Hulu	Riau	1.484.647	140
4	Paser	East Kalimantan	2.200.870	136
5	Berau	East Kalimantan	2.174.740	115

Table 4 shows that Indramayu district has the highest zakat on agricultural goods potential in Indonesia, with a total of 324 billion rupiah. This is followed by the Banyuasin and Karawang districts, which have a total potential of 282 billion rupiahs and 270 billion rupiahs, respectively. Furthermore, the fourth and fifth highest zakat on agricultural potential are districts located in East Java Province, which are Lamongan district and Ngawi, with a total value of 262 billion rupiah and 241 billion rupiah, respectively.

Table 4. Highest Zakat Potential on Agricultural Products Based on the Districts/Cities in Indonesia in 2022 (billion rupiah)

No.	Cities/Districts	Province	Total Zakat Potential (Rp.)
1	Indramayu	West Java	324
2	Banyuasin	South Sulawesi	282
3	Karawang	West Jawa	270
4	Lamongan	East Jawa	262
5	Ngawi	East Jawa	241

Zakat on Livestock Potential

The livestock sub-sector plays a vital role in Indonesia's national economy, employing a significant portion of the population. According to the 2013 Agricultural Census (ST2013), approximately 13 million households in Indonesia engage in livestock activities (BPS, 2020). The zakat potential for livestock is assessed using two indicators: zakat on livestock animals and zakat on other animals, including poultry and fish.

Zakat on Livestock Animals

Indonesia's livestock commodities include meat and dairy cows, goats, sheep, bulls, and other animals. Meat cows are a major livestock commodity, with a total population of 18,053,710, of which 27% (4,938,874) are located in East Java Province. West Java and South Sulawesi follow, with cow populations of 1,863,327 and 1,461,457, respectively.

Table 5 shows that the highest zakat potential for livestock is found in Bone District, South Sulawesi, with a potential of Rp. 147 billion. East Java's Sumenep, Tuban, and Malang districts occupy the second, third, and fifth positions, with potentials of Rp. 116 billion, Rp. 105 billion, and Rp. 95 billion, respectively. Sumbawa district in West Nusa Tenggara holds the fourth highest zakat on livestock potential with a total of Rp. 97 billion. Meat cows have the largest contribution towards zakat regarding livestock potential in almost every city/district in Indonesia.

Table 5. Highest Zakat on Livestock Potential Based on the Cities/Districts in Indonesia in 2022 (billion rupiah)

No.	Cities/Districts	Province	Total Zakat Potential (Rp.)
1	Bone	South Sulawesi	147
2	Sumenep	East Java	116
3	Tuban	East Java	105
4	Sumbawa	NTB	97
5	Malang	East Java	95

Zakat on Other Animals

The zakat on other animals encompasses aviaries and fish, both caught and cultivated. Table 6 shows that these animals have the highest potential for zakat in Bogor District, West Java, with a total value of Rp. 151 billion. Sumenep (East Java) and Pandeglang (Banten) rank second and third, with potential values of Rp. 124 billion and Rp. 123 billion, respectively. Banyuasin District (South Sumatra) and Indramayu (West Java) hold the fourth and fifth positions, with respective potentials of Rp. 114 billion and Rp. 113 billion.

Table 6. Highest Potential for Zakat on Other Animals Based on the Cities/Districts in Indonesia in 2022 (billion rupiah)

No.	Cities/Districts	Province	Total Zakat Potential (Rp.)
1	Bogor	West Java	151
2	Sumenep	East Java	124
3	Pandeglang	Banten	123
4	Banyuasin	South Sumatera	114
5	Indramayu	West Java	113

The total potential for zakat on livestock combines two indicators: zakat on livestock animals and zakat on other animals. Table 7 shows that Sumenep District has the highest overall zakat potential for livestock in Indonesia, amounting to Rp. 240 billion. Bogor District and Bone District rank second and third, with potential values of Rp. 170 billion and Rp. 156 billion, respectively.

Table 7. Highest Zakat Potential on Livestock Based on the District/Cities in Indonesia in 2022 (billion rupiah)

No.	Cities/Districts	Province	Total Zakat Potential (Rp.)
1	Sumenep	East Java	240
2	Bogor	West Java	170
3	Bone	South Sulawesi	156
4	Purwakarta	West Java	145
5	Malang	East Java	143

Zakat on Cash Potential

According to the Indonesia Deposit Insurance Corporation (LPS), as shown in Table 8, the public's total deposits in February 2021 reached Rp. 6,726 trillion. The largest portion of these deposits was held in savings accounts, amounting to Rp. 2,749 trillion (40.9%), followed by Rp. 2,114 trillion in savings (31.4%), Rp. 1,787 trillion in giro (26.6%), Rp. 72 trillion in call deposits (1.1%), and Rp. 4 trillion in deposited certificates (0.1%) (LPS, 2021). The zakat on cash potential is measured by the public's savings in various commercial and rural banks. DKI Jakarta dominates the highest potential for zakat on cash in Indonesia. As of the third

quarter of 2020, the total deposits in DKI Jakarta’s banks amounted to Rp. 3,392 trillion, or 50.8% of the total third-party funds in Indonesia. These deposits are primarily held in time deposits (49%), followed by savings (34%) and giro (17%) (OJK, 2020). The zakat potential from these deposits in DKI Jakarta is estimated to reach Rp. 37.6 trillion per year.

Table 8. Highest Potential for Zakat on Cash Based on the Cities/Districts in Indonesia in 2022 (billion rupiah)

No.	Cities/Districts	Province	Total Deposits (Rp.)	Total Zakat Potential (Rp.)
1	Central Jakarta	DKI Jakarta	663.814,19	14.814
2	South Jakarta		248.713,44	6.020
3	Thousand Islands District		228.451,39	5.711
4	North Jakarta		239.633,13	4.733
5	East Jakarta		140.183,86	3.267

Spatially, the highest zakat on cash potential is in DKI Jakarta, which has the highest economic target, Central Jakarta, with an overall total of Rp. 14,8 trillion due to 39% of the market target for deposits is in Central Jakarta. South Jakarta follows this with a total potential of Rp. 6 trillion, followed by the Thousand Islands district with a total potential of Rp. 5.7 trillion. Lastly, West Jakarta has the lowest potential, totaling Rp. 3.1 trillion.

Corporate Zakat Potential

Corporate zakat potential is assessed based on the profit of locally-owned enterprises (*Badan Usaha Milik Daerah*, or BUMD). The key objects of corporate zakat include Local Drinking Water Enterprises (PDAM) and the People’s Credit Bank (BPR/BPRS). According to the Ministry of Public Works and Housing (PUPR), Indonesia had 387 PDAMs as of 2020, an increase of 1.8% from the previous year, when 380 PDAMs were reported. However, data on the total number of BPR/BPRS with local government ownership is unavailable.

Table 9. Highest Total Corporate Zakat Potential Based on the Cities/Districts in Indonesia in 2022 (billion rupiah)

No.	Cities/Districts	Province	Total Zakat Potential (Rp.)
1	Batu City	East Java	23
2	Palembang	South Sumatera	5
3	Tangerang	Banten	4
4	Bogor	West Java	3
5	Banjarmasin City	West Kalimantan	3

Table 9 shows that Batu City has the highest corporate zakat potential in Indonesia, totaling Rp. 23 billion, followed by Palembang and Tangerang, with potential Rp. 5 billion and Rp. 4 billion, respectively. Bogor and Banjarmasin rank fourth and fifth, each with a potential of Rp. 3 billion.

Zakat on Profession Potential

The zakat on profession potential includes civil servants (*Aparatur Sipil Negara*, or ASN) and non-civil servants. Civil servants are categorized into four levels (I to IV), with income levels adjusted according to each city or district. The income for non-civil servants is calculated using the GDP per capita multiplied by the number of workers in each city or district.

Zakat on Civil Servants

Based on Table 10 from the National Employee Affairs Agency (BKN, 2021), Indonesia's total number of civil servants was 3,995,634, a 4.1% decrease from the previous year's total of 4,168,118. The highest potential for zakat on civil servants is found in three cities/districts in DKI Jakarta and two in East Java. East Jakarta has the highest potential, with an estimated Rp. 35 billion and a total of 15,383 civil servants. South Jakarta follows with Rp. 30 billion, while Banyumas (Central Java) and Pati (Central Java) have a potential of Rp. 29 billion.

Table 10. Highest Zakat on Civil Servants Potential (ASN) based on the City/District in Indonesia in 2022 (billion rupiah)

No.	Cities/Districts	Province	Total Zakat Potential (Rp.)	No.
1	East Jakarta	DKI Jakarta	15.383	35
2	South Jakarta	DKI Jakarta	12.909	30
3	Banyumas	Central Java	11.809	30
4	West Jakarta	DKI Jakarta	9.726	29
5	Pati	Central Java	10.551	29

Zakat on Non-Civil Servants

Zakat on non-civil servants applies to professionals other than civil servants. In August 2021, BPS reported that the total workforce in Indonesia was 140.15 million, as shown in Table 11, an increase of 1.93 million compared to August 2020. The workforce reached 131.05 million in 2021 (BPS, 2021). The highest zakat potential for non-civil servants is concentrated in four cities in DKI Jakarta and one district in East Java Province. South Jakarta and Central Jakarta rank first and second, with zakat potentials of Rp. 6.82 trillion and Rp. 6.77 trillion, respectively.

Table 11. Potential for Zakat on Non-Civil Servants based on the Cities/Districts in Indonesia in 2022 (billion rupiah)

No.	Cities/Districts	Province	Amount of Workforce	Total Zakat Potential (Rp.)
1	South Jakarta	DKI Jakarta	998.696	6.826
2	Central Jakarta	DKI Jakarta	409.589	6.767
3	Surabaya	East Java	1.413.502	4.672
4	East Jakarta	DKI Jakarta	1.242.369	4.608
5	North Jakarta	DKI Jakarta	822.076	4.380

Table 12 shows the total potential of civil and non-civil servants; South Jakarta has the highest overall potential for zakat in the profession, with a total value of Rp. 6,86 trillion, followed by Central Jakarta, which has a total potential of Rp. 6,79 trillion, and Surabaya City has a total potential of Rp. 4,68 trillion.

Table 12. Highest Potential for Zakat on Profession based on the City/Districts in Indonesia in 2022 (billion rupiah)

No.	Cities/Districts	Province	Total Zakat Potential (Rp.)
1	South Jakarta	DKI Jakarta	6.857
2	Central Jakarta	DKI Jakarta	6.788
3	Surabaya	East Java	4.683
4	East Jakarta	DKI Jakarta	4.643
5	North Jakarta	DKI Jakarta	4.402

Table 13 shows that DKI Jakarta holds the highest overall zakat potential across the five categories of zakat. Central Jakarta leads with a total potential of Rp. 21.06 trillion, followed by South Jakarta, North Jakarta, and East Jakarta, with respective potentials of Rp. 12.88 trillion, Rp. 9.14 trillion, and Rp. 7.91 trillion.

Table 13. Overall Zakat Potential based on Cities/Districts in Indonesia in 2022 (billion rupiah)

No.	Cities/Districts	Province	Total Zakat Potential (Rp.)
1	Jakarta Pusat	DKI Jakarta	21.603
2	Jakarta Selatan	DKI Jakarta	12.878
3	Jakarta Utara	DKI Jakarta	9.136
4	Jakarta Timur	DKI Jakarta	7.911
5	Kota Surabaya	Jawa Timur	7.852

Zakat Collection Optimization Strategy

The optimization of zakat collection is closely tied to local zakat literacy levels. According to the survey results from PUSKAS BAZNAS, Indonesia's Zakat Literacy Index is categorized as moderate, with a score of 66.78. The total zakat potential of cities and districts in 2022 (Table 4.1) is estimated at Rp. 250.4 trillion, whereas the optimal zakat collection should reach Rp. 167.2 trillion. To achieve this optimization, innovative and practical collection strategies are essential. In response to the accelerating growth in zakat collection, collection patterns have diversified, moving from a traditional top-down approach to a more decentralized, village-to-national

(bottom-up) model. The following strategies outline ways zakat institutions can enhance their collection efforts.

Zakat Collection Strategies at the Village Level

Several strategies can be implemented at the village level to enhance zakat collection. First, Village Zakat Collection Units (UPZ) should be established to collect zakat on agricultural products, livestock, and fisheries through collaboration with village governments, mosque management boards (DKM), and community leaders. These UPZs can also provide collection service counters where villagers can easily pay zakat on agricultural products, livestock, fisheries, professional income, and cash. Promoting zakat should be integrated into Islamic lectures, Friday sermons, and other social events to raise awareness and encourage zakat payments. Furthermore, the collected funds should be prioritized to address pressing social problems within the village, ensuring that the benefits of zakat are felt locally. Finally, village leaders should be encouraged to enact regulations governing zakat management, which will institutionalize zakat collection processes and ensure consistent community participation.

Zakat Collection Strategies at the Sub-District Level

At the sub-district level, the role of the Religious Affairs Office (KUA) should be maximized to promote zakat in agricultural products, livestock, fisheries, and other professions. This can be achieved through targeted outreach and education initiatives within the community. Additionally, Sub-District Zakat Collection Units (UPZ) should be developed to facilitate the collection of zakat, infaq, and other Islamic social funds. These units will serve as a central hub for managing the zakat collection efforts across the sub-district. Furthermore, ensuring effective coordination between the Sub-District UPZ and Village UPZs is essential to streamline the management and reporting processes, enhancing overall zakat collection efficiency within the sub-district.

Zakat Collection Strategies at the City/District Level:

At the city or district level, effective zakat management begins with coordinating and optimizing Sub-District Zakat Collection Units (UPZs), ensuring smooth operations and efficient fund collection. Zakat management can be further enhanced through the city or regional UPZs, which serve as the central authority overseeing zakat collection and distribution across the city or district. Local governments

should also be encouraged to establish comprehensive regulations governing zakat management, ensuring alignment from the city or district to the village level.

Collaboration with relevant government departments, such as the Department of Agriculture, Livestock, and Fisheries, is vital to promote zakat on agriculture, livestock, and fisheries. Additionally, partnerships between BAZNAS City/District and local entrepreneurs can optimize zakat collection from professionals and on cash. Collaborative programs with Regional-Owned Enterprises (BUMD) should be developed to establish UPZs for collecting zakat from civil servants. Partnerships with the Department of Micro, Small, and Medium Enterprises (MSMEs) will further help collect zakat on cash from local MSMEs. At the same time, collaboration with the Local Investment Department can facilitate zakat collection from medium to large-scale industries.

To enhance efforts in promoting zakat collection, collaboration with local associations, such as the Local Farmer Association (HKTl), agricultural cooperatives (Gapoktan), the Indonesian Livestock Association, and the Fisherman Association, will help target the agricultural and fisheries sectors. Coordination with Baitul Maal, insurance companies, and Islamic financial institutions will also assist in managing zakat reporting. A "Zakat Movement" event, organized in partnership with local governments, can raise public awareness and engagement in zakat activities.

Further, educational institutions should involve students from Zakat and Waqf Management, Sharia Economics, or Islamic Education programs as zakat agents through internships with BAZNAS City/District. Zakat, infaq, and sadaqah (ZIS) funds can be collected by setting up zakat payment points at various educational institutions. Partnerships with local financial institutions, such as cooperatives and BMTs, can help facilitate ZIS collection and payment.

To expand the zakat collection, direct selling programs can target high-potential muzakki, those who donate large sums. IT and Graphic Design students can be involved through internships to develop innovative zakat campaigns, especially via social media. Zakat literacy among hijrah communities can also be promoted, encouraging them to pay zakat through official institutions. Additionally, zakat programs can be developed in schools, madrasas, and boarding schools to cultivate Young Philanthropists as part of an educational platform.

Tourism destinations can be used as venues to promote and socialize zakat, taking advantage of high footfall to increase awareness. Lastly, coordination with the Central Bank of Indonesia and BNP2TKI will enable the collection of ZIS funds from

Indonesian migrant workers, especially in cities or districts with large migrant populations, such as those in West Java. These combined strategies will create a comprehensive, multi-level approach to optimize zakat collection and distribution throughout the city and district levels.

Conclusion

The zakat potential in cities and districts across Indonesia in 2022 is estimated at Rp. 250.41 trillion. Mapping the zakat potential based on cities and districts shows that zakat on agricultural products is highest in Indramayu District, with an estimated total of Rp. 324 billion, while zakat for livestock is the highest in the Sumenep District, with an estimated total of Rp. 240 billion. The highest potential for zakat on cash and zakat on the profession is in Central Jakarta and South Jakarta, with estimated totals of Rp. 14.8 trillion and Rp. 6.86 trillion, respectively. Additionally, the highest potential for corporate zakat is in Batu City, with an estimated total of Rp. 23 billion. The four administrative cities of DKI Jakarta hold the highest overall zakat potential, ranking first through fourth.

The optimization of zakat collection strategies is recommended to begin at the smallest administrative level (village level), progressing to the sub-district level, and finally to the district/city level. One of the "quick wins" suggested is the development of Village UPZs (zakat collection units) and the optimization of their services by opening counters for the collection of zakat on agricultural products, livestock, fisheries, professions, and cash. At the sub-district level, it is recommended that the role of Islamic lecturers from the local religious affairs office (KUA) be optimized to promote zakat across all applicable objects. Lastly, at the district/city level, coordination, supervision, and optimization of zakat management should be prioritized.

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